

Information to identify the case:

Debtor 1	<u>Patricia A. Fillar</u>	Social Security number or ITIN	xxx-xx-9420
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21990-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patricia A. Fillar
aka Pattie A. Fillar

2/1/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patricia A. Fillar
Debtor

Case No. 22-21990-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 01, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2023:

Recip ID	Recipient Name and Address
db	+ Patricia A. Fillar, 644 Cherry Street, Greensburg, PA 15601-2868
15521456	Credit Corp Solutions, Inc, c/o Gregg Lawrence Morris, Esq, 2400 Ansys Drive Suite 402 B, Canonsburg, PA 15317-0403
15521467	+ Flagstar Bank, PO Box 619063, Dallas, TX 75261-9063
15521468	Greater Greensburg Sewage Authority, Po Box 248, Greensburg, PA 15601-0248
15521469	+ Magisterial District Judge 10-2-10, Chris Flanigan, 40 N Pennsylvania Ave, Greensburg, PA 15601-2341
15521474	+ Peoples Gas, 375 N Shore Dr #600, Pittsburgh, PA 15212-5866
15521473	+ Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
15521484	+ Waste Management of PA, PO Box 43470, Phoenix, AZ 85080-3470

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 02 2023 05:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2023 00:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 02 2023 05:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2023 00:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Feb 02 2023 05:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15521450	+ Email/Text: backoffice@affirm.com	Feb 02 2023 00:38:00	Affirm, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15521451	+ Email/Text: backoffice@affirm.com	Feb 02 2023 00:38:00	Affirm, Attn Bankruptcy Dept, 30 Isabella St., 4th Floor, Pittsburgh, PA 15212-5862
15521453	+ EDI: CAPITALONE.COM	Feb 02 2023 05:39:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15521452	+ EDI: CAPITALONE.COM	Feb 02 2023 05:39:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15521457	+ Email/Text: electronicbkydocs@nelnet.net	Feb 02 2023 00:38:00	Dept of Ed/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15521461	+ Email/Text: electronicbkydocs@nelnet.net	Feb 02 2023 00:38:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE

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15521466	+ Email/Text: cashiering-administrationservices@flagstar.com	Feb 02 2023 00:38:00	68501-2505 Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15521465	+ Email/Text: cashiering-administrationservices@flagstar.com	Feb 02 2023 00:38:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15521454	EDI: JPMORGANCHASE	Feb 02 2023 05:39:00	Chase Auto Finance, 700 Kansas Lane, Monroe, LA 71203
15521455	EDI: JPMORGANCHASE	Feb 02 2023 05:39:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15521470	+ Email/Text: mawccollection@mawc.org	Feb 02 2023 00:38:00	Municipal Authority of Westmoreland Co., 124 Park & Pool Rd., New Stanton, PA 15672-2404
15521472	+ EDI: NAVIENTFKASMSERV.COM	Feb 02 2023 05:39:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15521471	+ EDI: NAVIENTFKASMSERV.COM	Feb 02 2023 05:39:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15521475	Email/Text: Bankruptcy.Notices@pnc.com	Feb 02 2023 00:38:00	PNC Bank N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222
15521476	EDI: PRA.COM	Feb 02 2023 05:39:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15521478	EDI: PRA.COM	Feb 02 2023 05:39:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15521481	Email/Text: bankruptcy@springoakscapital.com	Feb 02 2023 00:38:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
15521480	Email/Text: bankruptcy@springoakscapital.com	Feb 02 2023 00:38:00	Spring Oaks Capital, Llc, P.o. Box 1216, Chesapeake, VA 23327
15523762	+ EDI: RMSC.COM	Feb 02 2023 05:39:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15521482	EDI: RMSC.COM	Feb 02 2023 05:39:00	Synchrony Bank / Amazon, PO Box 960013, Orlando, FL 32896-0013
15521483	EDI: RMSC.COM	Feb 02 2023 05:39:00	Synchrony Bank / Sam's Club, PO Box 530942, Atlanta, GA 30353-0942
15521486	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 02 2023 00:38:00	West Penn Power, 5001 Nasa Blvd, Fairmont, WV 26554-8248
15521485	Email/Text: bankruptcy@firstenergycorp.com	Feb 02 2023 00:38:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15606-2222

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, FSB
15521458	*+	Dept of Ed/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15521459	*+	Dept of Ed/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15521460	*+	Dept of Ed/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15521462	*+	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15521463	*+	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15521464	*+	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15521477	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15521479	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:,

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Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Kenneth Steidl	on behalf of Debtor Patricia A. Fillar julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5